



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Robin C. RUTH et al.

Serial No.: 09/773,539

Filed: February 2, 2001

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Art Unit: 2161

Examiner: Unassigned

For: SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL
PROGRAM INVOLVING THE COLLECTION OF PAYMENTS

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicants' submission of this Information Disclosure Statement (IDS) shall not be construed as an admission that the cited references are prior art to the present invention, or that the cited references qualify as printed publications. The submission of this IDS also shall not be construed as a representation that a prior art search has been performed.

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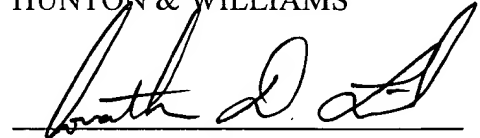
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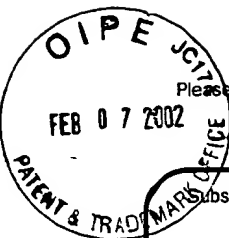
This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
HUNTON & WILLIAMS

Date: 07 FEB 2002


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/773,539
Filing Date	February 2, 2001
First Named Inventor	Robin C. RUTH et al.
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	52493.000121

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	U1	4,839,804		Roberts et al.	06-13-1989	
	U2	4,876,648		Lloyd	10-24-1989	
	U3	5,752,236		Sexton et al.	05-12-1998	
	U4	5,819,230		Christie et al.	10-06-1998	

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	P1	PCT-International Search Report dated 12-06-2001 for Application Serial No. PCT/US01/41646 filed 08-10-2001	

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Signature

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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